

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

2 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: December 1, 2017

UNITED STATES BANKRUPTCY COURT
District of New Jersey

In Re: **Kasey A. Martin**Case No.: 18-12289

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original☒ Modified/Notice RequiredDate: 12/21/2018☒ Motions Included☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
 CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney /s/ RMInitial Debtor: /s/ KAM

Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor paid \$4,670.00 to date and shall pay 467.00 Monthly to the Chapter 13 Trustee, starting on January 1, 2019 for approximately 38 remaining months, for a total plan of approximately 48 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☒ Loan modification with respect to mortgage encumbering property:
Description: 87 Eldon Way, Marlton, NJ. 08053
Proposed date for completion: July 20, 2019
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Robert Manchel	Attorney Fee	\$3,500

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrears	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Rushmore Servicing / Ditech Financial LLC. / Seterus	\$96,000.00 87 Eldon Way, Marlton, NJ	\$24,534.66	N/A	No payments shall be paid to the creditor during the loan modification process	\$0.00
Inverness Greene Condominium Assoc.	\$96,000.00 87 Eldon Way, Marlton, NJ	\$10.00	N/A	\$10.00	regular payments
Kings Grant Open Space Association	\$96,000.00 87 Eldon Way, Marlton, NJ	\$10.00	N/A	\$10.00	regular payments

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Ally Financial	2009 Lexus LS460	\$13,383	\$5,200.00	n/a	\$5,200.00	4.5% In Re: Till Rate of Interest	\$5,817.00
Vw Credit Inc	2013 Volkswagen GTI	\$9,075.00	\$7,350.00	n/a	\$7,350.00	4.5% In Re: Till Rate of Interest	\$8,045.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☒ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$____ to be distributed *pro rata*
- ☐ Not less than ____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of

non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Ally Financial	2009 Lexus LS460 234,000 miles	13,383.00	\$5,200.00	\$5,200.00	100% of remaining balance
Vw Credit Inc	2013 Volkswagen GTI 129,000 miles	9,075.00	\$7,350.00	\$7,350.00	100% of remaining balance

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Part 1c reflects a loan modification for 87 Eldon Way, Marlton, NJ. Removed the sale of 205 Ash Road, Marlton, NJ. Part 10 reflects that 205 Ash Rd. Marlton was sold. Added the following creditors to Part 4 a: Rushmore Servicing / Ditech Financial LLC. / Seterus, Inverness Greene Condominium Assoc., Kings Grant Open Space. Removed same creditors from Part 4, e. Reduced the Lexus value in 4, d. ///	

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ **NONE**

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

205 Ash Road, Marlton, NJ. was sold, pursuant to court order.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date:	12/21/2018	<u>/s/ Robert Manchel</u>
Date:		Robert Manchel
		Attorney for the Debtor
Date:	12/21/2018	<u>/s/ Kasey A. Martin</u>
Date:		Kasey A. Martin

Debtor
Date: Date: 12/21/2018
Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 12/21/2018
Date /s/ Robert Manchel
Robert Manchel
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 12/21/2018 /s/ Kasey A. Martin
Kasey A. Martin
Kasey A. Martin
Debtor ///

Date: _____
Joint Debtor

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kasey A. Martin
 Debtor

Case No. 18-12289-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Jan 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2019.

db
 r
 cr
 517318094 +Kasey A. Martin, 87 Eldon Way, Marlton, NJ 08053-4257
 517440063 +Carla Campanella, Re/Max Tri County, 2275 State Highway 33,
 Hamilton Square, NJ 08690-1748
 517318097 Kings Grant Open Space Association, Marlton, NJ 08053
 517440063 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
 517318097 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517318099 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 517374287 Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345
 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 517318101 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 517318102 +Evesham Municipal Utilities Authority, PO Box 467, Marlton, NJ 08053-0467
 517323762 +Inverness Greene Condominium Association, c/o Simeone & Raynor, LLC, 1522 Route 38,
 Cherry Hill, NJ 08002-2216
 517318103 +Kings Grant Maintenance Association, 21 Kings Grant Drive, Marlton, NJ 08053-2807
 517318104 +Kings Grant Open Space Association, 50 Landings Drive, Marlton, NJ 08053-2832
 517318108 Seterus, PO Box 1077, Hartford, CT 06143-1077
 517318109 +Simeone & Raynor LLC, Attorneys at Law, 1522 Route 38, Cherry Hill, NJ 08002-2216
 517318110 South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
 517318113 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
 517350621 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2019 00:56:08 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 11 2019 00:56:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517318093 E-mail/Text: bankruptcy@pepcoholdings.com Jan 11 2019 00:55:30 Atlantic City Electric,
 PO Box 4875, Trenton, NJ 08650-4875
 517363797 E-mail/Text: ally@ebn.phinsolutions.com Jan 11 2019 00:55:05 Ally Capital, PO Box 130424,
 Roseville MN 55113-0004
 517318092 +E-mail/Text: ally@ebn.phinsolutions.com Jan 11 2019 00:55:05 Ally Financial,
 200 Renaissance Ctr, Detroit, MI 48243-1300
 517334052 E-mail/Text: bankruptcy@pepcoholdings.com Jan 11 2019 00:55:30
 Atlantic City Electric Company, Pepco Holdings, Inc.,
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
 Carneys Point, NJ 08069-3600
 517318096 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 11 2019 01:00:10 Capital One,
 PO Box 30285, Salt Lake City, UT 84130-0285
 517318098 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 11 2019 00:55:48 Comenity Bank/lnbryant,
 Po Box 182789, Columbus, OH 43218-2789
 517318100 E-mail/Text: mrdiscen@discover.com Jan 11 2019 00:55:06 Discover, PO Box 6103,
 Carol Stream, IL 60197-6103
 517335990 E-mail/Text: mrdiscen@discover.com Jan 11 2019 00:55:06 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 517318105 +E-mail/Text: bnckohlsnotices@becket-lee.com Jan 11 2019 00:55:11 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 517318106 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 11 2019 00:55:48 Lane Bryant Retail/soa,
 450 Winks Ln, Bensalem, PA 19020-5932
 517403398 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 11 2019 00:56:06 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 517351607 E-mail/PDF: cbp@onemainfinancial.com Jan 11 2019 00:59:16 ONEMAIN, PO BOX 3251,
 EVANSVILLE, IN. 47731-3251
 517318107 +E-mail/PDF: cbp@onemainfinancial.com Jan 11 2019 00:59:16 Onemain, Po Box 1010,
 Evansville, IN 47706-1010
 517523745 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 11 2019 01:18:46
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 517523746 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 11 2019 01:00:14
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 517453286 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 11 2019 00:59:48
 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
 517443655 E-mail/Text: bnc-quantum@quantum3group.com Jan 11 2019 00:56:00
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 517322145 E-mail/Text: bnc-quantum@quantum3group.com Jan 11 2019 00:56:00
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 517319544 +E-mail/PDF: gecsedirecoverycorp.com Jan 11 2019 00:59:41 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517447698 +E-mail/PDF: gecsedirecoverycorp.com Jan 11 2019 00:59:41 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 517318111 E-mail/PDF: gecsedirecoverycorp.com Jan 11 2019 01:00:05 Synchrony Bank/Gap,
 PO Box 960017, Orlando, FL 32896-0017

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 43

Date Rcvd: Jan 10, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517318112 E-mail/PDF: gecsed@recoverycorp.com Jan 11 2019 01:00:05 Synchrony Bank/Old Navy,
PO Box 960017, Orlando, FL 32896-0017
517318114 +E-mail/Text: vci.bkcy@vwcredit.com Jan 11 2019 00:56:19 Vw Credit Inc, 1401 Franklin Blvd,
Libertyville, IL 60048-4460

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517318095 Capl/bstby
cr* Ally Capital, PO Box 130424, Roseville, MN 55113-0004
cr* +Inverness Greene Condominium Association, c/o Simeone & Raynor, LLC, 1522 Route 38,
Cherry Hill, NJ 08002-2216

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Gary J. Zangerle on behalf of Creditor Kings Grant Open Space Association
zangerle@ZangerleLaw.comcastbiz.net
I. Dominic Simeone on behalf of Creditor Inverness Greene Condominium Association
dsimeone@srnjlawfirm.com, kraynor@srnjlawfirm.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Robert Manchel on behalf of Debtor Kasey A. Martin manchellaw@yahoo.com
Sergio I. Scuteri on behalf of Creditor Evesham Municipal Utilities Authority
sscuteri@capehart.com
Sindi Mncina on behalf of Creditor MTGLQ INVESTORS, L.P. smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12